

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A credit management system for managing information relating to credit of a customer, comprising:

a credit information manager, wherein the [[said]] credit information manager manages credit information by:
communicating credit information with third party credit information providers, and
collecting credit information about the customer, wherein collecting credit information includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data relating to a credit limit and credit scoring of said customer;
a credit limit manager, said credit limit manager managing credit limit master data, by [[and]] calculating open and used credit for said customer;
credit decision support, wherein the [[said]] credit decision support comprises performing analyses of accounting information relating to said customer, and
a credit rules engine, wherein the [[said]] credit rules engine comprises:
receiving the collected credit data from the credit information manager; and

applying credit rules to the credit information, the credit data received from the credit information manager, the credit limit master data, the [[and]] calculated open and used credit, and the accounting information relating to said customer, to generate internal scoring and internal credit limits.

2. (Previously Presented) A credit management system as in claim 1, wherein said credit information comprises external credit scoring.
3. (Cancelled).
4. (Previously Presented) A credit management system as in claim 1, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.
5. (Previously Presented) A credit management system as in claim 1, wherein said credit rules are further applied by said credit rules engine to customer information input into said credit management system, said customer information comprising customer profession and age information.
6. (Currently Amended) A method of automatically performing a credit check relating to a customer, said method being designed to be run on a computerized platform and comprising the steps of:

obtaining an external credit scoring from at least one external credit information provider;

obtaining information relating to calculated open and used credit for said customer;

obtaining accounting information relating to said customer from at least one source credit data about the customer, wherein obtaining credit data includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;

applying [[a]] credit scoring rule to said external credit scoring, said calculated open and used credit, and said accounting information to calculate an internal credit limit rules to the credit information, the credit data received from the credit information manager, the credit limit master data, the calculated open and used credit, and the accounting information relating to said customer to generate internal scoring and internal credit limits; and

storing said internal credit limit limits.

7. (Currently Amended) A method of automatically performing a credit check as in claim 6, wherein [[said]] applying [[a]] credit scoring rule-step rules comprises calculating [[an]] the internal credit scoring occurs prior to calculating said internal credit limit limits, and using said internal credit scoring is used to calculate said internal credit limit limits.
8. (Original) A method of automatically performing a credit check as in claim 7, further comprising the step of storing said internal credit scoring.
9. (Cancelled).

10. (Previously Presented) A method of automatically performing a credit check as in claim 6, wherein said accounting information comprises at least one of sales volume information, dunning information and payment history information.
11. (Currently Amended) A method of automatically performing a credit check as in claim 6, wherein said applying [[a]] credit scoring rule-step rules further comprises applying [[a]] credit scoring rule rules to customer information, said customer information comprising profession and age information.
12. (Currently Amended) A method of automatically updating a customer's credit scoring, said method being designed to be run on a computerized platform and comprising the steps of:
 - receiving an updated external credit scoring from at least one external credit information provider;
 - storing said updated external credit scoring;
 - collecting credit data about the customer, wherein collecting credit data includes analyzing internal customer data, obtaining customer data from at least one business partner, monitoring credit data validity, and automatically updating credit data;
 - calculating receiving information relating to calculated open and used credit for said customer;
 - storing said calculated open and used credit information;
 - retrieving updated accounting information relating to said customer;
 - performing analyses of accounting information relating to said customer, applying credit rules to the credit information, the credit data received from the credit information manager, the credit limit master data, the calculated open and used credit, and the accounting information

relating to said customer, to generate new internal credit scoring and internal credit limits calculating a new internal credit scoring based upon said updated external credit scoring, said calculated open and used credit information, and said updated accounting information; and

storing said new internal credit scoring .

13. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the step of requesting said updated external credit scoring from said at least one external credit information provider.
14. (Original) A method of automatically updating a customer's internal credit scoring as in claim 12, further comprising the steps of:
 - determining if said internal credit scoring is still valid;
 - determining if said customer is active; and
 - if said customer is not active, adding said customer to an inactive list and not updating said customer's internal credit scoring.
15. (Original) A method of automatically updating a customer's internal credit scoring as in claim 14, wherein if said customer is not active, erasing a stored credit limit and credit scoring for said customer.
16. (Currently Amended) A method of automated credit limit monitoring for a customer, said method being designed to be run on a computerized platform and comprising the steps of:

receiving accounting information collectively providing an indication of exposure for said customer, wherein said accounting information comprises data relating to at least one of open items, new orders, and unbilled and billed but not posted items;

calculating a total exposure from said accounting information;

determining if said total exposure is within a predetermined level of said credit limit or higher; and

if said total exposure is within a predetermined level of said credit limit or higher, triggering an event for follow-up and updating credit scoring and credit limit for said customer.

17. (Cancelled).
18. (Original) A method of automated credit limit monitoring as in claim 16, further comprising the step of setting a new validity date for said updated credit scoring and credit limit.
19. (Previously Presented) A method of automated exposure monitoring for monitoring credit exposure, said method being designed to be run on a computerized platform and comprising the steps of:
 - obtaining accounting information relating to a customer, wherein said accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;
 - calculating an accounting information total;
 - determining if said accounting information total exceeds a credit limit of said customer; and

if said accounting information total does exceed said credit limit, triggering an event.

20. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing said accounting information total.
21. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises storing a difference between said accounting information total and said credit limit.
22. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run upon said customer placing a new order.
23. (Previously Presented) A method of automated exposure monitoring as in claim 22, wherein if said accounting information total does not exceed said credit limit, said new order is approved.
24. (Original) A method of automated exposure monitoring as in claim 19, wherein said event comprises declining said new order.
25. (Original) A method of automated exposure monitoring as in claim 19, wherein said method is run periodically.
26. (Cancelled).

27. (Previously Presented) A method of automated exposure monitoring as in claim 19, wherein a plurality of different systems provide said accounting information.
28. (Currently Amended) A method of automatically preparing a credit checklist, said method being designed to be run on a computerized platform and comprising the steps of:
 - obtaining information from an accounts receivable system;
 - obtaining information from a billing system; and
 - taking information relating to a predetermined volume of percentage of the customers reported by the accounts receivable system, a predetermined percentage of the customers reported by the billing system, critical customers' information received, and suspicious customers' information received, and preparing a report therefrom.
29. (Cancelled).
30. (New) A computer program product for automatically performing a credit check embodied by a computer readable medium, the computer program product comprising instructions to cause a processor of a computer to execute the following steps:
 - obtaining an external credit scoring from at least one external credit information provider;
 - obtaining information relating to calculated open and used credit for said customer;
 - obtaining credit data about the customer, wherein obtaining credit data includes analyzing internal customer data, obtaining customer data

from at least one business partner, monitoring credit data validity,
and automatically updating credit data;
applying credit scoring rules to the credit information, the credit data
received from the credit information manager, the credit limit master
data, the calculated open and used credit, and the accounting
information relating to said customer to generate internal scoring
and internal credit limits; and
storing said internal credit limits.

31. (New) The computer program product of claim 30, wherein said accounting information comprises at least one of sales volume information, dunning information, and payment history information.
32. (New) The computer program product of claim 30, wherein said credit rules are further applied by said credit rules engine to customer information input into said credit management system, said customer information comprising customer profession and age information.
33. (New) A computer program product for automated credit limit monitoring embodied by a computer readable medium, the computer program product comprising instructions to cause a processor of a computer to execute the following steps:
 - receiving accounting information collectively providing an indication of exposure for said customer, wherein said accounting information comprises data relating to open items, new orders, and unbilled and billed but not posted items;
 - calculating a total exposure from said accounting information;

determining if said total exposure is within a predetermined level of said credit limit or higher; and

if said total exposure is within a predetermined level of said credit limit or higher, triggering an event for follow-up and updating credit scoring and credit limit for said customer.

34. (New) The computer program product of claim 33, further comprising the step of setting a new validity date for said updated credit scoring and credit limit.